

Service Charge Rates of Loan Products - Plain Areas Jan 2021

	Bullet	Installment	Bullet	Installment
Agriculture	Up to 150,000		150,001 - 350,000	
Group	31.40%	31.40%		
PG	31.40%	31.40%	30.50%	32.50%
3PG	31.40%	31.40%	29.50%	31.50%
Property	26.50%	28.50%	26.50%	28.50%
CNC	Rate + 4%	Rate + 4%	Rate + 4%	Rate + 4%
NSC	22.00%	22.00%	22.00%	22.00%
Livestock	Up to 150,000		150,001 - 350,000	
Group	31.40%	31.40%		
PG	31.40%	31.40%	30.50%	32.50%
3PG	31.40%	31.40%	29.50%	31.50%
Property	26.50%	28.50%	26.50%	28.50%
CNC	Rate + 4%	Rate + 4%	Rate + 4%	Rate + 4%
NSC	22.00%	22.00%	22.00%	22.00%
General Purpose	Up to 150,000			
Group	31.90%	34.90%		
PG	31.90%	34.90%		
3PG	31.90%	34.90%		
Property	30.00%	30.00%		
CNC	Rate + 4%	Rate + 4%		
NSC	22.50%	22.50%		
Student	Up to 350,000			
CNC	Rate + 4%	Rate + 4%		
PG/3PG/Property/NSC	18.50%	18.50%		
Roshanzar / Roshanzar Plus	350,001 - 500,000		500,001 - 1M	
PG	30.00%	32.00%	28.50%	28.50%
PG-Pension	28.00%	28.00%	25.50%	25.50%
3PG	29.00%	31.00%	27.50%	27.50%
Property	26.00%	28.00%	24.50%	24.50%
CNC	Rate+4%	Rate+4%	Rate+4%	Rate+4%
NSC	20.50%	20.50%	18.50%	18.50%
HPA		23.00%		20.00%

INSTALLMENT LOANS ONLY

Enterprise	Up to 150,000	150,001 - 350,000	Pension	Up to 350,000
Group	34.90%	NA	Cat A/B/C/D	31.90%
PG	34.90%	33.90%	Salary	Up to 350,000
3PG	34.90%	32.00%	Cat A/B/C	31.90%
Property	30.00%	28.00%	Housing (BEIP)	Up to 350,000
CNC	Rate + 4%	Rate + 4%	CNC-CA	4.00%
NSC	22.50%	22.50%		
Private Institution Finance	350,001 - 500,000	500,001 - 1M		
PG	32.00%			
PG-Pension	28.00%	25.50%		
3PG	31.00%	27.50%		
Property	28.00%	24.50%		
CNC	Rate+4%	Rate+4%		
NSC	20.50%	17.50%		
Housing	Up to 350,000	350,001 - 1M	1M - 3M	
PG/3PG	23.00%	21.00%		
Property	23.00%	21.00%	1Y-Kibor + 8%	
CNC	Rate + 4%	Rate + 4%	Rate + 4%	
NSC	18.50%	18.50%	1Y-Kibor + 5%	